

**Information to identify the case:**

Debtor 1	<u>Ronald D. Ring</u>	Social Security number or ITIN	xxx-xx-7510
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number:	23-11487-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald D. Ring

6/2/23

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald D. Ring  
Debtor

Case No. 23-11487-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 05, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2023:

Recip ID	Recipient Name and Address
db	#+ Ronald D. Ring, 94 Birch Lane, Wayne, NJ 07470-2481
519845611	+ Attorney General United States Department of, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
519845617	+ Exxn mobil/Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519845625	+ Shell/Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519845626	+ State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08646-0245
519845627	#+ Stephanie L. Ring, 94 Birch Lane, Wayne, NJ 07470-2481
519845628	+ Sunoco/Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519845631	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 05 2023 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 05 2023 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519845609	+ Email/Text: bncnotifications@phea.org	Jun 05 2023 21:43:00	Aes/Nct, Pob 61047, Harrisburg, PA 17106-1047
519845610	+ Email/PDF: bncnotices@becket-lee.com	Jun 05 2023 22:20:08	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
519845613	+ EDI: CAPITALONE.COM	Jun 06 2023 02:53:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
519845612	+ EDI: CAPITALONE.COM	Jun 06 2023 02:53:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519845614	+ EDI: WFNNB.COM	Jun 06 2023 02:53:00	Comenitybank/Caesars, Po Box 182789, Columbus, OH 43218-2789
519845632	Email/PDF: DellBKNotifications@resurgent.com	Jun 05 2023 22:20:45	Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
519845615	+ EDI: DISCOVER.COM	Jun 06 2023 02:53:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519845616	+ EDI: MAXMSAIDV	Jun 06 2023 02:53:00	Dpt Ed/Aidv, P.O. Box 300001, Greenville, TX 75403-3001
519845618	Email/Text: collecadminbankruptcy@fnni.com	Jun 05 2023 21:43:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
519845619	+ EDI: IRS.COM	Jun 06 2023 02:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519845620	+ MEBN		

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		Jun 05 2023 21:42:26	KML Law Group, P.C, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519845621	+ EDI: LENDNGCLUB		
		Jun 06 2023 02:53:00	Lending Club Corp, 595 Market St Ste 200, San Francisco, CA 94105-2802
519845622	+ EDI: NAVIENTFKASMSERV.COM		
		Jun 06 2023 02:53:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
519845623	^ MEBN		
		Jun 05 2023 21:40:55	New Jersey Attorney General Office Division o, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
519845624	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jun 05 2023 21:44:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
519845629	+ EDI: COMCASTCBLCENT		
		Jun 06 2023 02:53:00	Telecom Self Reported, Po Box 4500, Allen, TX 75013-1311
519845630	^ MEBN		
		Jun 05 2023 21:39:36	Utility Self Reported, Po Box 4500, Allen, TX 75013-1311
519845633	+ EDI: WFFC.COM		
		Jun 06 2023 02:53:00	Wells Fargo, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Ronald D. Ring dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as owner trustee of BRAVO Residential Funding Trust 2021-B dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jay L. Lubetkin	jlubetkin@rltlawfirm.com NJ57@ecfbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com
Roger Fay	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank Trust National Association rfay@milsteadlaw.com, bkecf@milsteadlaw.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

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